

REMARKS

Claims 1-28 were examined and reported in the Office Action. Claims 1-28 are rejected. Claim 28 has been cancelled. Claims 1, 6, 7, 10, 15, 16, 19, 24, and 25 have been amended. Claims 1-27 remain.

Applicant requests reconsideration of the application in view of the following remarks.

It is asserted in the Office Action that Claims 1, 6, 7, 10, 15, 16, 19, 24 and 25 are rejected under 35 USC 112, second paragraph, because the phrase "such as" renders the claims indefinite. In response, Applicant has amended Claims 1, 6, 7, 10, 15, 16, 19, 14 and 25 in which the phrase "such as" has been amended to read --including--. Accordingly, reconsideration and withdrawal of the rejection to Claims 1, 6, 7, 10, 15, 16, 19, 24 and 25 under 35 USC 112, second paragraph, is respectfully requested.

It is asserted in the Office Action that Claims 9, 18 and 27 are rejected to under 35 USC 112, second paragraph, the Examiner noting there is insufficient antecedent basis for the limitation "DPID and OMR". In response, Applicant notes that the limitation "DPID processing and OMR processing is described on page 6, lines 15-20 of the specification and are acronyms which are well known in the art, i.e., delivery point identifier (DPID) and optical mark recognition (OMR). Claims 9, 18 and 27 have been amended to clarify these well known acronyms.

Accordingly, reconsideration and withdrawal of the rejection to Claims 4-7 and 15-19 under 35 USC 112, second paragraph, is respectfully requested.

It is asserted in the Office Action that Claims 1-4, 6, 9-13, 15, 18-22, 24 and 27 are rejected under 35 USC 102(b) as being anticipated by Thomas Stephens (US 5237159). In response, Applicant notes Stephens describes a system that generates an electronic cash (e-cash) letter, recording checks deposited in a first bank, for sending to a second bank. This e-cash letter is used to provide more rapid clearance of deposited checks, and is used in conjunction with transport of the pre-existing paper-based cash letter and physical checks, which normally take days to clear. The deposited checks are processed by a CPCS (Check Processing Control System) machine that scans symbols from each check to generate MICR (Magnetic Ink Character Recognition) data, which represents information including the check number, the drawer's account number and the routing transit number of the drawer's bank. Software in the first bank extracts all MICR data relating to the second bank (col. 7 at 40) and generates an e-

cash letter in a pre-determined ECCHO (Electronic Check Clearing House Organization) format for transmission to the second bank. The second bank receives the ECCHO file and validates the first bank's routing transit number against routing transit numbers known to the second bank (col. 9 at 43). The second bank reformats the data back into a CPCS MICR format (col. 10 at 41), which is subsequently used for verification against the physical cheques when they arrive.

It may be that the e-cash letter in Stephens can be regarded as containing account data, generated by an accounting software package in the first bank and processed based on parameters for the second bank. It may also be that generating a settlement report of cleared checks, including drawers' details (col. 12 at 54), may be interpreted as a form of generating customer account information for customers of the client.

However, Applicant submits that processing of the ECCHO file, or equivalent data, in Stephens includes processing for storage in a predetermined form or format based on client parameters (e.g., of the first bank). The only processing based on parameters from the first bank seems to be the validation procedure in the pre-processor module 401, which is unrelated to processing into predetermined formats, e.g., reformatting back into CPCS MICR. Furthermore, the Stephens' system has no requirement for processing the incoming ECCHO file into a predetermined format based on client parameters because, in contrast to the present invention, it does not allow for generating customer account information for transmission to customers in a format specific to the client as required by Claims 1, 10 and 19 (e.g., printing and sending monthly accounts to customers on behalf of a small business client). We believe therefore that Stephens fails to anticipate the claims.

Accordingly, withdrawal of the rejection to Claims 1-4, 6, 9-13, 15, 18-22, 24 and 27 under 35 USC 102(b) as being anticipated by Thomas Stephens (US 5237159) is respectfully requested.

It is asserted in the Office Action that Claims 5, 8, 14, 17, 23 and 26 are rejected under 35 USC 103(a) as being unpatentable over Stephens (5237159) in view of John Doyle (US 5694551). In response, Applicant notes Doyle was cited in the ISR, and in prosecution of corresponding patents in New Zealand and Australia. Doyle describes a central requisitioning system (100) for processing requisition orders received from a customer computer system (104), and passing purchase orders to different internal suppliers or outside vendors. Requisition items are sent directly to the customers by the suppliers and vendors. A customer is able to use a

customer computer system to access the central computer system to interact with customer databases in real time to order products, inquire into the status of pending requisitions, and browse and order directly from the catalogue maintained by the central system. The central computer system exchanges data with the vendor computer systems, such as purchase orders, purchase order acknowledgments and invoices in standard formats, such as those established as Electronic Data Interchange (EDI) standards. Invoice data from outside vendors and internal departments is centrally processed, and invoices may be transmitted directly to the customer computer system. In return, payment information may flow from the customer to the main computer system. The invoices relate to transactions between the vendor and customer.

The requisitioning system in Doyle, however, does not execute the specific steps of the present invention, as recited in claim 1 for which the Examiner relied upon Stephens for disclosure. Firstly, Doyle does not receive account data extracted in a first format from an accounting software package of a remote computer system of a client. Data files are transmitted from the customer computer system, but there is not mention of these being extracted from any accounting software package of the customer system, such as is done by the interface 12. Secondly, the requisitioning system does not store the received account data in a format or form that is based on parameters for the client sending the data. The data transmitted to the requisitioning system is simply reformatted so as to be compatible with the main computer system. Thirdly, the requisitioning system does not produce customer account information, such as statement data, for respective customers of the client. Instead, it receives invoices from other parties and passes these to the client. The requisitioning system in Doyle is a transaction oriented system that passes data based on transaction requests from a client. In contrast, the present invention produces account information for customers of the client, which it may do periodically based on the extracted account data. Thus, since Claims 5, 6, 14, 17, 23 and 26 depend from claims 1, 10 or 9, which claims have been distinguished over Stephens as discussed above, such claims are also patentably distinguishable over the prior art.

Accordingly, withdrawal of the rejection to Claims 5, 8, 14, 17, 23 and 26 under 35 USC 103(a) as being unpatentable over Stephens (5237159) in view of John Doyle (US 5694551), is respectfully requested.

Applicant respectfully submits that Claims 1-27, as they now stand, are in condition for allowance and such action is earnestly solicited at the earliest possible date. If the Examiner believes a telephone conference would be useful in moving the case forward, he is encouraged to contact the undersigned at (310) 207-3800.

If necessary, the Commissioner is hereby authorized in this, concurrent and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2666 for any additional fees required under 37 C.F.R. §§1.16 or 1.17, particularly, extension of time fees.

If there are any fees due in connection with the filing of this response, please charge those fees to our Deposit Account No. 02-2666. If a telephone interview would expedite the prosecution of this Application, the Examiner is invited to contact the undersigned at (310) 207-3800.


Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR, & ZAFMAN

Dated:

2/25/08

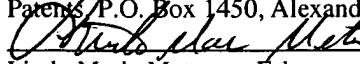
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 2/26/08
Linda Marie Metz February 26, 2008